Attorney Docket No. 11360.0189-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| In re A | Application of: |) |
|---|--|----------------------------------|
| Edward G. MCLAUGHLIN et al. | |) Group Art Unit: 3691 |
| Application No.: 09/277,189 | | Examiner: Poinvil, Frantzy |
| Filed: | March 26, 1999 |) |
| For: | ELECTRONIC BILL PRESENTATION AND PAYMENT METHOD AND SYSTEM |) Confirmation No.: 3185) |
| Mail Stop: AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 | | |
| Sir | | |

REPLY TO OFFICE ACTION

In reply to the Office Action mailed January 21, 2011, the period for response to which extending through April 21, 2011, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendments section of this paper.